From: Albert, Eric (ENRD)

To: "MRamage@em-law.com"; Shah, Hiral; "leisenstein@em-law.com"; Cora, Lori; "deirdre.donahue@sol.doi.gov"

Subject: Re: DIL Trust - Follow Up call with EM Date: Tuesday, March 25, 2014 12:30:32 PM

Wednesday at 2pm works for me, but Friday at 2 doesn't (I forgot I am leaving at 2:15 on Friday). I could do earlier on friday if wednesday doesn't work for everyone else.

Is it possible to generate the new allocation along the lines we discussed on the call before our next call? Also, if you can break out the amounts under each policy, or each year (for the annualized approach), that would be helpful, as I believe different lit risks apply to each policy.

For example, the 86-87 policy does not include the "or emanating from each insured location" language in the definition of occurence - that raises the possibility that the 5-occurrence approach (based on 5 locations at the site) won't work for that policy. It might not matter, but it could be that the limit on that policy would be hit at 1 million for the total allocation, rather than 1 million on each of 5 separate occurrences.

Fric

Sent from my Blackberry

From: Ramage, Margo [mailto:MRamage@em-law.com]

Sent: Tuesday, March 25, 2014 03:21 PM Eastern Standard Time

To: Shah, Hiral <Shah.Hiral@epa.gov>; Eisenstein, Laurence <leisenstein@em-law.com>; Albert, Eric

(ENRD); Cora, Lori <Cora.Lori@epa.gov>; Donahue, Deirdre <deirdre.donahue@sol.doi.gov>

Subject: RE: DIL Trust - Follow Up call with EM

Works for me

Margo Ramage

Consultant

Eisenstein Malanchuk LLP

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From: Shah, Hiral [mailto:Shah.Hiral@epa.gov] Sent: Tuesday, March 25, 2014 3:07 PM

To: Eisenstein, Laurence; Ramage, Margo; Eric.Albert@usdoj.gov; Cora, Lori; Donahue, Deirdre

Subject: RE: DIL Trust - Follow Up call with EM

Do either this Wednesday or Friday at 2pm EST work for folks?